LONDON (WATFORD) SPRING WATER COMPANY,

to be incorporated by Act of Parliament, which will limit the liability of the shareholders, and in respect of which the plans, sections, and books of reference have been duly deposited in compliance with the Standing Orders of Parliament. (Provisionally registered under the Act 7 & 8 Victoria, cap. 110.)

CAPITAL, consisting of 16,000 shares of £25 each.

Of which £1 7s 6d per share will be payable on signing the Parliamentary Contract, and no further call will be made until the Act has been obtained.

ARBITERS.

Rathbone Currie, esq. M.P. 20, Cornhill, and Hyde-park Terrace.
Henry Thomas Hope, esq. 158, Piccadilly; and Deepdene, Dorking, Surrey.

DIRECTORS.

Colonel Michael Edward Bagnold, 28, Hamilton terrace, St. John's Wood.
George Hinton Bovill, esq. 18, Abchurch-lane; and Wimbledon, Surrey.
Thomas Dakin, esq. 28, Abchurch lane, and Hornsey.
Walpole Eyre, esq. 23, Bryanston square.
James Lawrie, esq. Osnaburgh-terrace, Upper Thames-street; and Cambrian Villa, Hackney.
Thomas Hayter Lounden, esq. Tokenhouse-yard, and Endsleigh-place, Prince's gate, Hyde-park.
Benjamin Oliveira, esq. M.P. F.R.A.S. Upper Hyde-park street.
James Pennethorne, esq. 24, Pelham-gardens, Kensington; and Hackwood-park, Hants.
Sir Robert Price, bart. M.P. 11, Stratton-street, Piccadilly; and Foxley, Herefordshire.
William R. Robinson, esq. 21, Austin-friars, and Hill House, Acton.
James Warren, esq. 36, Houndsditch, and Capel House, Enfield.
[With power to add to their number.

ENGINEER.

Samuel Collett Homersham, esq. 19, Buckingham street, Adelphi.

SOLICITORS.

Messrs. Maltby, Robinson, and Jackson, 7, Bank-buildings, Lothbury.

PARLIAMENTARY AGENTS.

Messrs. Lee, Holman, Anton, and Turnbull, 14, Finsbury-street, Westminster.

BANKERS.

Sir Samuel Scott, bart. and Co. 1, Cavendish square: Messrs. Currie and Co. 29, Cornhill.

SECRETARY.

Benjamin Rankin, esq.

TEMPORARY OFFICES,

28, Moorgate-street.

PROSPECTUS.

Application was made to the Legislature in the last session of Parliament for an Act to incorporate a company under the above title, and the Bill was carried through the second reading of the House of Commons by a majority of three to one; 196 members voting in favour of the Bill, and 66 against it.

Subsequently the Bill with ten other Bills relating to the supply of water to the metropolis were all referred to the same committee of the House of Commons; but owing to the Bill being taken up the very last in order, it was not until Tuesday, the 15th of June last, that the proceedings upon it could be commenced before the committee. In consequence of this delay the proceedings could not be completed before the House of Commons was dissolved.

It is therefore now requisite to renew the application to the Legislature in the next session of Parliament; but the valuable evidence given before the committee in the last session in favour of the undertaking and the Bill, although from want of time it could not be completed, has been published by order of the House of Commons in a blue book, for the use of Parliament and the public, and cannot fail materially to facilitate the early obtaining of the powers sought by the present application.

The object of this company is to supply, at a cheap rate, the inhabitants of the city of London and Westminster, and the boroughs of St. Marylebone and Finsbury, and the following places intermediate between those and the source of supply,—namely, Barnet, Bushey, Edgeware, Elstree, Finchley, Hadley, Hampstead, Harrow-on-the-Hill, Harrow Weald, Headstone, Kingsbury, Mill-Hill, Pinner, Stanmore, Sudbury, Totteridge, Watford, Whetstone, Willesden,—with pure soft spring water, distributed through pipes constantly charged; so that upon the mere turning of a tap it may be got fresh from the mains, without the intervention of a cistern, even in the top stories of the highest houses.

The water will be procured at Bushey-meadows, near Watford, from the foot of a vast range of chalk hills, through which an enormous volume of subterranean spring water at present escapes in underground currents to the sea. In 1840, Mr. Robert Stephenson, the engineer, after having made a number of experiments and observations on a shaft and borings that had been sunk in the chalk in this locality by Mr. Robert Peto, for the purpose of demonstrating how copious a spring water can be thus obtained for the supply of the metropolis, reported, as the conclusion, "I am perfectly convinced of the feasibility of the proposed plan, as far as regards quantity." A conclusion to which subsequent experience and investigation have confirmed.

Professors Graham, Miller, and Hofmann, the eminent chemists, appointed in 1851 by Government, as a commission, to consider the chemical quality of the supply of water to the metropolis, when alluding to water from the chalk strata to be supplied from Bushey meadows, thus express themselves in a report addressed to the then Home secretary of state, and dated the 17th of June last, year:—"The inhabitants of London appear to have within their reach, in these chalk strata, a supply of water, which is asserted, on good authority, to be inexhaustible, and which may be considered as everywhere of an uniform composition and quality. * * * It contains absolutely nothing of organic origin capable of further alteration or decomposition, and is therefore wholly an object unable, on grounds of organic constituents, to disclosure and brilliancy also appear perfect, from the complete absence of suspended matter, and are highly attractive. Possessing at all seasons the mean temperature of the year, the spring water has an agreeable coolness and freshness, which might certainly be preserved in a great degree by proper means of conveyance and distribution. The only other quality desired in a town supply was softness. * * * The softening operation, by the use of lime" (proposed by Professor Clark, of Aberdeen, which frees the water from ingredients of chalk per gallon, or 1 ton per million gallons, without leaving anything else in the water in the place of the chalk), "is applicable in all seasons to the spring water, when indeed adapts itself with similar felicity to that process. * * * The chalk spring water can be supplied with certainty under three degrees of hardness, which is probably the extreme limit attainable any where in England for a great supply." The water of the present communication reported on by the same authorities to be about four degrees of hardness. "The chalk spring water, after being softened," remark the learned Commissioners, "is an external pure water. It appears to be remarkably uniform in the soft water from the strainers of the Surrey wells. The chalk water alone is uniform in its excellence at all times, the sources of it [unintelligible] the influence of weather or season. In the judgment of the Commissioners, this softened chalk water is entitled, from its chemical quality, to a preference over all others for the future supply of the metropolis."

At Bushey Meadows the spring water rises at a point so favourably procured at a natural elevation of 185 feet above the level of the Thames in London. This water, after being softened, would be pumped through pipes to fill the great [unintelligible] reservoirs covered arch, to maintain the uniform temperature of the water at all seasons, and pursuant to an Act of Parliament, a sufficient elevation to cause it gradually the water to flow through pipes into the district named, and to rise to all the highest grounds and buildings.

At a charge of from one-third to one-half less than the charges of the Grand Junction and West Middlesex Water Companies, a dividend of 10 per cent. would be returned upon the capital expended to carry out the undertaking.

The well-attested superiority of the quality of the water, the practically unlimited quantity at command, and the simple and cheap nature of the works required to procure and distribute it, quite to remove all the objections to re-establishing the supply for making a safe and profitable investment. The enormous plains already named contain 60,000 inhabitants, exclusive of the public bar Company, and greatly in want of water; while the urgent demand that exists in the Metropolis for a pure and to cheap a water at that now proposed to be supplied is obvious to every one. The Thames water, even when procured where the tide flows, and other Districts, and even taken direct from the pipes of the companies before going into any pattens, has been proved to contain much detritus, [illegible] animal and vegetable matter, an average of eighteen different species of living animalcules, besides nearly the same number of various kinds of food of other plants and organisms in every half gallon of such water, to say nothing here of the number that there is of each species. The spring water from Watford after most careful examinations, has been found to be quite free from these contaminations; and while the placing at a cheap rate a constant supply of so pure a water within the reach of the inhabitants of the districts of the Metropolis, and the unsupplied places before named, cannot fail to confer an important and lasting benefit upon them, at the same time it must tend to stimulate in the most effective manner the improvements so much required in the water supply of the other districts. Thus the undertaking has a claim to the support of every inhabitant of the great Metropolis.

32, Moorgate-street, December, 1852.

Applications for shares to be made in the annexed form, addressed to the Secretary of the Company, on or before Saturday, the 15th of December instant, at the Offices, 28, Moorgate-street, or to Messrs. JOHNSON, LONDEN, and CO. Stockbrokers, Tokenhouse-yard, where prospectuses and forms of application for shares may be obtained.

FORM OF APPLICATION FOR SHARES.

To the Directors of the London (Watford) Spring Water Company

Gentlemen,—I request that you will allot me ..... shares of £25 each in the above undertaking, and I agree to accept the same or such less number as you may allot me, and I undertake to pay the deposit of £1 7s. 6d per share thereon, and to execute the Parliamentary Contract and Subscribers' Agreement when required so to do.

Dated this ..... day of ....., 185

Name and Surname in full .....
Residence .....
Description .....
Reference .....

INDISPUTABLE LIFE POLICY COMPANY,

73, Lombard-street, and 24, Connaught-terrace.

VISITORS.

Richard Malins, esq. Q.C. M.P. | Richard Spooner, esq. M.P.
C. Campbell Renton, esq. | James Fuller Maddy, esq.
William Witherforce, esq.

Whether as Family Provision, or to be used for Loans and other pecuniary transactions, Indisputable Policies are the only certain and available Life Assurance Securities.

ALEX. ROBERTSON, Manager.

PROVIDENT LIFE OFFICE, 50, REGENT-STREET; CITY BRANCH: 8, ROYAL EXCHANGE BUILDINGS. Established 1806.

Invested Capital, £1,311,763.
Annual Income, £153,000. Bonuses Declared, £73,000.
Claims paid since the establishment of the Office, £2,000,000.

PRESIDENT.

The Right Honourable Earl GREY.

DIRECTORS.

William Henry Stone, esq. Chairman.
Henry B. Alexander, esq. Deputy-Chairman.

Henry Bicknell Churchill, esq.
George Dacre, esq.
William Judd, esq.
Sir Richard D. King, bart.
The Hon. Arthur Kinnaird, M.P.
Thomas Maugham, esq.
Benj. Oliviera, esq. M.P., F.R.S.
William Ostler, esq.
Apsley Pellatt, esq. M.P.
George Round, esq.
The Rev. James Sherman.
Frederick Squire, esq.

J. A. Beaumont, esq. Managing Director.

Physician—John Maclean, M.D. F.R.S. 29, Upper Montagu-street, Montague-square.

Nineteen-twentieths of the profits are divided among the insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.	£ s. d.
1806	1,000	29 10 10 extinguished	1 221 8 8
1811	1,000	33 19 8 ditto	231 17 8
1819	1,000	34 18 10 ditto	174 18 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
931	1807	900	982 11 1	1,882 13 1
1174	1810	1,000	1,100 0 0	2,100 0 0
1393	1820	3,000	3,358 17 8	6,358 17 8

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the Head Office, No. 50, Regent-street.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY

ADVANTAGES OFFERED.

EXTENSION OF LIMITS OF RESIDENCE.—The assured may reside in most parts of the world, without extra charge, and in all parts by payment of a small extra premium.

MUTUAL SYSTEM WITHOUT THE RISK OF PARTNERSHIP.

The small share of profit divisible in future among the Shareholders being now provided for, with no intrenching on the amount made by the regular business, the Assured will hereafter derive all the benefits obtainable from a Mutual Office, with at the same time, complete freedom from liability, secured by means of an ample Proprietary Capital—thus combining in the same office all the advantages of both systems.

The Assurance Fund already invested amounts to £350,000, and the Income exceeds £36,000 per annum.

CREDIT SYSTEM.—On Policies for the whole of Life, one half of the Annual Premiums for the first five years may remain on credit, and may either continue as a debt on the Policy, or may be paid off at any time.

LOANS.—Loans are advanced on Policies which have been in existence five years and upwards, to the extent of nine-tenths of their value.

BONUSES.—Five Bonuses have been declared; at the last in January 1850, the sum of £81,251 was added to the Policies, producing a Bonus varying with the different ages from 24s to 35s per cent. on the Premiums paid during the five years.

PARTICIPATION IN PROFITS.—Policies participate in the Profits in proportion to the number and amount of the Premiums paid between every division, so that if only one year's Premium be received prior to the books being closed for any division, the Policy on which it was paid will obtain its due share. The books close for the next division on 30th June, 1856, therefore those who effect Policies before the 30th June next, will be entitled to one year's addition of share of Profits over later assurers.

APPLICATION OF BONUSES.—The next and future Bonuses may be either received in cash, or applied at the option of the assured in any other way.

NON-PARTICIPATING.—Assurances may be effected for a fixed Sum at considerably reduced rates, and the Premiums for Term Policies are lower than at most other Safe offices.

PROMPT SETTLEMENT OF CLAIMS.—Claims paid thirty days after proof of death, and all Policies are indisputable except in cases of fraud.

INVALID LIVES may be assured at rates proportioned to the increased risk.

POLICIES are granted on the lives of persons in any station, and of every age, and for any sum on one life, from 20l to 10,000l.

PREMIUMS may be paid yearly, half-yearly, or quarterly; but if a payment be omitted from any cause, the Policy can be revived within fourteen months.

The Accounts and Balance Sheets are at all times open to the inspection of the Assured, or of persons desirous to assure.

A copy of the last Report, with a Prospectus and Forms of Proposal, can be obtained of any of the Society's Agents, or will be forwarded free by addressing a line to

GEORGE R. PINCKARD, Resident Secretary.
16, Great Russell-street, Bloomsbury, London.

CALEDONIAN INSURANCE COMPANY

Established 1805.
London Offices, 37, Moorgate-street.

DIRECTORS.—John Rankin, esq. Chairman.

John Charles Cazenhave, esq. | Joseph Downes, esq.
John Earley Cook, esq. | George Scammell, esq.

The number of Policies issued annually has been nearly trebled during the last six years.

Five-sixths of the profits are divided amongst the assured. At the last Septennial Division a Bonus, amounting in many cases to half the premiums paid, was declared.

Policies may be made indisputable after five years.

Prospectuses, &c. forwarded, on application to

EDWARD F. REALY, Manager.

IMPERIAL LIFE INSURANCE COMPANY,

1, Old Broad-street, London.

Thomas Newman Hunt, esq. Chairman.
John Horsley Palmer, esq. Deputy-Chairman.

A New Scale of Premiums on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made in all ages below 50 years.

For example, at or under per cent. of the Profits are assigned to Policies every fifth year, and may be applied to increase the sum insured, to an immediate payment in Cash, or to the reduction and ultimate extinction of future premiums.

One-tenth of the Premium on Insurances of Half and upwards for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience, by which means a large sum may be insured for a small outlay, or otherwise required for Loans.

Loans.—The Directors will lend sums of 20l. and upwards on the security of Policies effected with this Company for the whole term of life, when they have acquired an adequate value.

Security.—Those who effect Insurances with this Company are protected by its large Subscribed Capital from the risk incurred by Members of Mutual Societies.

Assurances without participation in Profits may be effected at reduced rates.

SAMUEL INGALL, Actuary.

MERCHANTS & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

TRUSTEES.

Jeffery Smith, esq. | David Fitzmaurice, esq.
Thomas How, esq.

ADVANTAGES OFFERED BY THIS SOCIETY

Policies indisputable, except in cases of fraud.
All the medical fees paid by the Society.
Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assurers who find it inconvenient, to pay their premiums on their fall due, may have a credit on application to the Board.

Loans granted on personal and other securities, in connection with life assurance.

BONUS.

The following table shows the Bonuses declared on Policies effected with this Society prior to 9th March last:—

No. of premium paid.	Age when assured.	Original premium.	Sum assured.	Bonuses added.	Amount now assured.
		£ s. d.	£	£ s. d.	£ s. d.
3	35	15 19 2	1,000	94 13 0	1,094 13 0
4	40	22 10 2	1,000	68 8 0	1,068 8 0
2	20	14 15 0	1,000	32 16 4	1,032 16 4

GEORGE THOMSON, Manager.
J. Chalmers-pl. Blackfriars. THOS. MUSGRAVE, Secretary.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

Incorporated by Special Act of Parliament 16 Vict. c. 33. Head Office, 20, ST. ANDREW-SQUARE, EDINBURGH.

The Report by the Directors to the TWENTY-FIRST ANNUAL MEETING, held on 4th May, showed the following to be the position of this Society:—

The Sum Assured amounted to	£3,237,360
The Annual Revenue	140,360
And the Accumulated Fund	667,341

Large Additions have been made to Policies. For example, a Policy for 1,000l. dated 1st March, 1843, free of all claims or payment of the premium in the present year, would receive 97l. 10s. and policies of later date in proportion.

The next Triennial Allocation takes place on 1st March 1853, when an additional Bonus will be declared.

POLICIES RENDERED INDISPUTABLE.—The Directors have arranged that Policies may, under certain conditions, be declared indisputable on any ground whatever, after long years' endurance, and the Assured be entitled to travel beyond the limits of Europe, without payment of extra premium, for such travelling or residence.

ROBERT CHRISTIE, Manager.

*** Medical Referees paid by the Society.

Forms of Proposal, and all other information, may be had on application at the Society's Office, 126, Bishopsgate, corner of Cornhill, London.

WILLIAM COOK, Secretary.

NO ERROR WILL VITIATE A POLICY.

PELICAN LIFE INSURANCE COMPANY

Established in 1797, 70, Lombard-street, City; and 57, Charing-cross, Westminster.

DIRECTORS.

Robert Gurney Barclay, esq.
William Cotton, esq. F.R.S.
William Evans, esq.
Richard Fuller, esq.
Jos. A. Gordon, M.D. F.R.S.
Henry Grace, esq.
Kirkman D. Hodgson, esq.
Thomas Holdsworth, esq.
Henry L. Holland, esq.
J. Reilly Mangnall, esq.
C. Hampden Turner, esq. F.R.S.
Matthew Whiting, esq.

ACTUARIES.

Emanuel Goodhart, esq. | John Davis, esq.

SOLICITOR.

John Hazzard, D.C.L.

BONUS.

At a division of Profits declared up to 3rd July, 1851, £1 was added to Policies effected in the seven years first preceding—Return Premiums averaged Thirty-three per Cent. on the premiums paid. Four-fifths or Eighty per Cent. of the Profits divided amongst the Policy-holders.

LOANS in connection with Life Assurance on approved security.

Annual Premium required for the Assurance of £100 for the whole term of life:—

Age	Without Profits	With Profits	Age	Without Profits	With Profits
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
15	1 11 5	1 15 0	45	3 15 10	4 6
25	1 14 10	1 19 3	50	4 6 8	5 1
30	1 18 4	2 3 4	60	6 1 0	6 15

ROBERT TUCKER, Secretary.

TARPAULINS FOR COVERING ROOFS

during Repairs. SCAFFOLD CORD and every description of ROPE used by Builders upon the lowest terms. Marquees and temporary Awnings on sale or hire. Orders per post receive the most prompt attention.—WILLIAM PIGOTT, 115, Fenchurch-street, City. Manufacturer, by appointment, to Her Majesty's Honourable Board of Ordnance.

DURRAND'S "BONDED and SUPERPRANCE WHARF," TIMBER PRESERVING WORKS, ROTHERHITHE.—BETHELL'S process consists in preparing timber with creosote, or oil of tar, and is particularly applicable to Railway Sleepers, Bridge Timber, Telegraph Posts, Piers, Docks, Harbours, &c.; and the Outside Planking of Ships and Barges. And also for use in the colonies, as being perfectly impervious to the attacks of all land or marine insects. PAYNE'S, SIR W. BURNETT'S, and MARGARY'S processes, in addition to their preservative properties, are likewise non-combustible, and are, consequently, adopted in her Majesty's Dock Yards, and as protective of fire in Ship Building; and are also extensively used in House, Farm, and general Building.

Machinery and most complete Machinery for the application of the above processes has been erected on these premises, which, being close to the great Timber Depôt of the Docks, are advantageously situated for land conveyance, or re-shipment; and from possessing Sufference Privileges, are, consequently, equally applicable for Colonial and Foreign Trade.

Scale of charges and every particular of F. ST. QUINTIN, Superintendent, on the Wharf; or at Mr. BURT'S office, 4, Charlotte-row, Mansion-house, City.